

**United States Bankruptcy Court**  
**Western District of Washington**

In re **Peter A Jacobson,  
 Maria E Jacobson**

Debtors

Case No. **08-45120**

Chapter **7**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>1</b>	<b>220,000.00</b>		
B - Personal Property	<b>Yes</b>	<b>4</b>	<b>34,418.70</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>2</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>1</b>		<b>213,000.00</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>1</b>		<b>0.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>15</b>		<b>157,750.00</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			<b>1,613.26</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			<b>3,404.00</b>
Total Number of Sheets of ALL Schedules		<b>28</b>			
Total Assets			<b>254,418.70</b>		
Total Liabilities				<b>370,750.00</b>	

**United States Bankruptcy Court**  
**Western District of Washington**

In re **Peter A Jacobson,  
 Maria E Jacobson**

Case No. **08-45120**

Debtors

Chapter **7**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- ☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	<b>0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	<b>0.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	<b>0.00</b>
Student Loan Obligations (from Schedule F)	<b>0.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>0.00</b>
TOTAL	<b>0.00</b>

**State the following:**

Average Income (from Schedule I, Line 16)	<b>1,613.26</b>
Average Expenses (from Schedule J, Line 18)	<b>3,404.00</b>
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	<b>2,148.00</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		<b>0.00</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	<b>0.00</b>	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		<b>0.00</b>
4. Total from Schedule F		<b>157,750.00</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		<b>157,750.00</b>

In re **Peter A Jacobson,  
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Debtors

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Family Home located at 4207 Kootnai Street W, University Place, WA 98466 Zillow says \$311K, Pierce County Assessed for 2009 at \$263.200. One bathroom unusable. 2nd Bath has a lot of structural damage. Estimated Repairs estimated at \$47K by Cascade Remodeling.		<b>C</b>	<b>220,000.00</b>	<b>213,000.00</b>

Sub-Total > **220,000.00** (Total of this page)Total > **220,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Peter A Jacobson,  
Maria E Jacobson**Case No. **08-45120**

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	<b>\$23</b>		<b>C</b>	<b>23.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Columbia Bank - Checking (#8910) - \$1703.83 on 10/7</b> <b>Checking (for wife's Union #2875):</b> <b>\$58 (Not debtor's money)</b> <b>Savings (#8910) (Debtor's VA Disability Acct) \$433.87</b>	<b>C</b>	<b>2,195.70</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Living Room Furniture, Bedroom Furniture, TV, VCR, Washer/Dryer, Computer</b>	<b>C</b>	<b>2,000.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>100 Cd's; 50 Books and 10 Pictures (from Goodwill) and various records</b>	<b>C</b>	<b>200.00</b>
6. Wearing apparel.		<b>Clothing and personal effects</b>	<b>C</b>	<b>400.00</b>
7. Furs and jewelry.	<b>X</b>			
8. Firearms and sports, photographic, and other hobby equipment.		<b>Star PD 45 pistol</b>	<b>C</b>	<b>125.00</b>
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			
10. Annuities. Itemize and name each issuer.	<b>X</b>			

Sub-Total > **4,943.70**  
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

In re **Peter A Jacobson,  
Maria E Jacobson**Case No. **08-45120**

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	<b>X</b>			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	<b>X</b>			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		<b>Car Accident of April 2006. Attorney is Dan Hannula, 383-5388</b>	<b>C</b>	<b>25,000.00</b>

Sub-Total > **25,000.00**  
(Total of this page)

Sheet **1** of **3** continuation sheets attached  
to the Schedule of Personal Property

In re **Peter A Jacobson,  
Maria E Jacobson**Case No. **08-45120**

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>1997 Ford Taurus</b>	<b>C</b>	<b>2,000.00</b>
		<b>1991 Geo Prizm - Debtor Paid \$500 in 2005 for this vehicle</b>	<b>C</b>	<b>500.00</b>
		<b>1959 Chevy Suburban - Does not run Debtor paid \$400 in 2004</b>	<b>C</b>	<b>400.00</b>
		<b>1955 Cadillac - Debtor paid \$725 for it in 1983. Does not run</b>	<b>C</b>	<b>725.00</b>
		<b>1938 GMC Truck. Debtor paid \$350 for it in 2001</b>	<b>C</b>	<b>350.00</b>
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.	<b>X</b>			
29. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
30. Inventory.	<b>X</b>			
31. Animals.	<b>X</b>			
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			

Sub-Total > **3,975.00**  
(Total of this page)

Sheet **2** of **3** continuation sheets attached  
to the Schedule of Personal Property

In re     **Peter A Jacobson,  
Maria E Jacobson**

Case No.     **08-45120**

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.		<b>Tools, including power tools</b>	<b>C</b>	<b>500.00</b>

In re **Peter A Jacobson,  
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Debtors

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)☒ 11 U.S.C. § 522(b)(2)☐ 11 U.S.C. § 522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds  
\$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Real Property</b>			
<b>Family Home located at 4207 Kootnai Street W, University Place, WA 98466</b> Zillow says \$311K, Pierce County Assessed for 2009 at \$263.200. One bathroom unusable. 2nd Bath has a lot of structural damage. Estimated Repairs estimated at \$47K by Cascade Remodeling.	11 U.S.C. § 522(d)(1)	7,000.00	220,000.00
<b>Cash on Hand</b>			
<b>\$23</b>	11 U.S.C. § 522(d)(5)	23.00	23.00
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>			
<b>Columbia Bank - Checking (#8910) - \$1703.83 on 10/7</b> Checking (for wife's Union #2875): \$58 (Not debtor's money) Savings (#8910) (Debtor's VA Disability Acct) \$433.87	11 U.S.C. § 522(d)(5)	2,195.70	2,195.70
<b>Household Goods and Furnishings</b>			
<b>Living Room Furniture, Bedroom Furniture, TV, VCR, Washer/Dryer, Computer</b>	11 U.S.C. § 522(d)(3)	2,000.00	2,000.00
<b>Books, Pictures and Other Art Objects; Collectibles</b>			
<b>100 Cd's; 50 Books and 10 Pictures (from Goodwill) and various records</b>	11 U.S.C. § 522(d)(5)	200.00	200.00
<b>Wearing Apparel</b>			
<b>Clothing and personal effects</b>	11 U.S.C. § 522(d)(5)	400.00	400.00
<b>Firearms and Sports, Photographic and Other Hobby Equipment</b>			
<b>Star PD 45 pistol</b>	11 U.S.C. § 522(d)(5)	125.00	125.00
<b>Other Contingent and Unliquidated Claims of Every Nature</b>			
<b>Car Accident of April 2006. Attorney is Dan Hannula, 383-5388</b>	11 U.S.C. § 522(d)(11)(D)	25,000.00	25,000.00
<b>Automobiles, Trucks, Trailers, and Other Vehicles</b>			
<b>1997 Ford Taurus</b>	11 U.S.C. § 522(d)(2)	2,000.00	2,000.00
<b>1991 Geo Prizm - Debtor Paid \$500 in 2005 for this vehicle</b>	11 U.S.C. § 522(d)(2)	500.00	500.00
<b>1959 Chevy Suburban - Does not run Debtor paid \$400 in 2004</b>	11 U.S.C. § 522(d)(5)	400.00	400.00
<b>1955 Cadillac - Debtor paid \$725 for it in 1983. Does not run</b>	11 U.S.C. § 522(d)(5)	725.00	725.00

1 continuation sheets attached to Schedule of Property Claimed as Exempt

In re     **Peter A Jacobson,  
Maria E Jacobson**

Case No.     **08-45120**

Debtors

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**  
(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
1938 GMC Truck. Debtor paid \$350 for it in 2001	11 U.S.C. § 522(d)(5)	350.00	350.00
<b>Other Personal Property of Any Kind Not Already Listed</b>			
Tools, including power tools	11 U.S.C. § 522(d)(5)	500.00	500.00



In re **Peter A Jacobson,  
Maria E Jacobson**

Case No. **08-45120**

Debtors

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

In re **Peter A Jacobson,  
Maria E Jacobson**Case No. **08-45120**

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>0404</b>  <b>1st Security Bank</b> <b>6920 220th Street SW</b> <b>Mountlake Terrace, WA 98043</b>	<b>C</b>	<b>Consumer debt</b>				<b>2,917.00</b>
Account No. <b>HOME DEPO-28116139</b>  <b>Aac</b> <b>Po Box 2036 28405 Van Dyke Rd</b> <b>Warren, MI 48093</b>	<b>H</b>	<b>Last Active 4/01/04</b>				<b>1,547.00</b>
Account No. <b>28116139</b>  <b>Academy Collections Serv, Inc.</b> <b>PO Box 21089</b> <b>Philadelphia, PA 19114-0589</b>	<b>C</b>	<b>Home Depot/Citibank</b> <b>7788872420351701</b>				<b>1,540.00</b>
Account No. <b>2012560892</b>  <b>Afni</b> <b>Pob3427</b> <b>Bloomington, IL 61702</b>	<b>W</b>	<b>Opened 6/27/06 Last Active 4/01/04</b> <b>Collection 10 Verizon Wireless</b>				<b>920.00</b>
Subtotal (Total of this page)						<b>6,924.00</b>

14 continuation sheets attached

In re **Peter A Jacobson,  
Maria E Jacobson**Case No. **08-45120**

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>28116139</b>  <b>Asset Accept Po Box 2036 Warren, MI 48090</b>	<b>H</b>	<b>Opened 9/28/06 Last Active 2/22/04 Collection Home Depot Citibank</b>				<b>1,536.00</b>
Account No. <b>84</b>  <b>Bank Of America Pob 17054 Wilmington, DE 19884</b>		<b>Opened 1/01/02 Last Active 1/14/04 CheckCreditOrLineOfCredit</b>				<b>100.00</b>
Account No. <b>9615</b>  <b>Bank of America 1000 Samoset Drive Wilmington, DE 19884-2211</b>	<b>C</b>	<b>Consumer Debt</b>				<b>8,326.00</b>
Account No. <b>3401</b>  <b>Bank of America 1000 Samoset Drive Wilmington, DE 19884-2211</b>		<b>Consumer Debt</b>				<b>1,190.00</b>
Account No. <b>10954010</b>  <b>Bay Area Credit Servic 97 E Brokaw Rd Ste 240 San Jose, CA 95112</b>	<b>W</b>	<b>Opened 7/01/06 Last Active 3/01/06 CollectionAttorney American Medical Res</b>				<b>740.00</b>
Sheet no. <u>1</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page) 11,892.00</b>

In re **Peter A Jacobson,  
Maria E Jacobson**Case No. **08-45120**

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>3401</b>  <b>Bk Of Amer</b> <b>4060 Ogletown/Stam</b> <b>Newark, DE 19713</b>	<b>C</b>	<b>Opened 10/18/02 Last Active 8/01/06</b> <b>CreditCard</b>				<b>100.00</b>
Account No. <b>9615</b>  <b>Bk Of Amer</b> <b>4060 Ogletown/Stam</b> <b>Newark, DE 19713</b>	<b>C</b>	<b>Opened 12/27/02 Last Active 2/04/04</b> <b>CreditCard</b>				<b>100.00</b>
Account No. <b>8420</b>  <b>Bon-Macy's SAB</b> <b>1345 S 52nd Street</b> <b>Tempe, AZ 85281</b>	<b>C</b>	<b>Consumer Debt</b>				<b>2,192.00</b>
Account No. <b>14263181070302565</b>  <b>Cach Llc</b> <b>370 17th Street</b> <b>Denver, CO 80202</b>	<b>W</b>	<b>Opened 3/15/07</b> <b>Collection 08 Fleet Bank</b>				<b>1,190.00</b>
Account No. <b>517805224719</b>  <b>Cap One</b> <b>Pob 30281</b> <b>Salt Lake City, UT 84130</b>	<b>W</b>	<b>Opened 9/11/02 Last Active 4/01/04</b> <b>CreditCard</b>				<b>2,774.00</b>
Sheet no. <b>2</b> of <b>14</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>6,356.00</b>

In re **Peter A Jacobson,  
Maria E Jacobson**Case No. **08-45120**

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>517805227742</b>  <b>Cap One</b> <b>Pob 30281</b> <b>Salt Lake City, UT 84130</b>	<b>H</b>	<b>Opened 12/27/02 Last Active 3/01/04</b> <b>CreditCard</b>				<b>100.00</b>
Account No. <b>8146</b>  <b>Capitol One</b> <b>PO Box 30281</b> <b>Salt Lake City, UT 84130-0281</b>	<b>C</b>	<b>Consumer Debt</b>				<b>2,440.00</b>
Account No. <b>7367</b>  <b>Capitol One</b> <b>PO Box 30281</b> <b>Salt Lake City, UT 84130-0281</b>	<b>C</b>	<b>Consumer Debt</b>				<b>2,634.00</b>
Account No. <b>5793</b>  <b>Capitol One Services</b> <b>Columbia B&amp;T Georgia VIS</b> <b>1125 1st Ave</b> <b>Columbus, GA 31901</b>	<b>C</b>	<b>Consumer Debt</b>				<b>8,313.00</b>
Account No. <b>432419260000</b>  <b>Cb&amp;T</b> <b>Pob 84050</b> <b>Columbus, GA 31908</b>	<b>C</b>	<b>Opened 3/30/94 Last Active 2/20/04</b> <b>CreditCard</b>				<b>8,313.00</b>
Sheet no. <b>3</b> of <b>14</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>21,800.00</b>
Subtotal (Total of this page)						<b>21,800.00</b>

In re **Peter A Jacobson,  
Maria E Jacobson**Case No. **08-45120**

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					
Account No. 773831411	C	Opened 7/01/98 Last Active 12/01/99				100.00	
Ccity/Cbsd P O Box 8002 Gray, TN 37615-0002							
Account No. 441711053920	W	Opened 12/28/99 Last Active 1/15/04 CreditCard				100.00	
Chase Bank One Card Serv Westerville, OH 43081							
Account No. 4343	C	Consumer Debt				4,563.00	
Chase/Bank One Card Services 800 Brooksedge Blvd Westerville, OH 43081							
Account No. 1214	C	Consumer Debt				664.00	
Chevron Credit Bank Na Po Box 5010 Concord, CA 94524							
Account No. 0003	C	Consumer Debt				17,746.00	
Columbia Customer Service PO Box 2036 Tacoma, WA 98401-2036							
Sheet no. 4 of 14 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	23,173.00

In re **Peter A Jacobson,  
Maria E Jacobson**Case No. **08-45120**

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>0001</b>  <b>Columbia Customer Service</b> <b>PO Box 2036</b> <b>Tacoma, WA 98401-2036</b>	<b>C</b>	<b>Consumer Debt</b>				<b>7,269.00</b>
Account No. <b>1476502647</b>  <b>Crd Prt Asso</b> <b>One Galleria Tower</b> <b>Dallas, TX 75240</b>	<b>H</b>	<b>Opened 6/10/08 Last Active 5/01/08</b> <b>Collection Comcast</b>				<b>409.00</b>
Account No. <b>1273697910</b>  <b>Crd Prt Asso</b> <b>One Galleria Tower</b> <b>Dallas, TX 75240</b>	<b>H</b>	<b>Opened 11/16/05 Last Active 8/01/05</b> <b>Collection Comcast Alameda</b>				<b>156.00</b>
Account No. <b>2713943</b>  <b>Evergreen Pro Recove</b> <b>12100 Ne 195th St #180</b> <b>Bothell, WA 98011-5761</b>	<b>W</b>	<b>Opened 5/01/07 Last Active 12/01/06</b> <b>Collection Samy Salama Md</b>				<b>626.00</b>
Account No. <b>3202240</b>  <b>Evergrn Prof</b> <b>P.O. Box 666</b> <b>Bothell, WA 98041</b>	<b>H</b>	<b>Opened 7/17/08 Last Active 2/01/08</b> <b>Collection 01 Mountain Mist Wat</b>				<b>200.00</b>
Sheet no. <b>5</b> of <b>14</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>8,660.00</b>
Subtotal (Total of this page)						<b>8,660.00</b>

In re **Peter A Jacobson,  
Maria E Jacobson**Case No. **08-45120**

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C					DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.
Account No. 7424	C	Consumer Debt				631.00	
First Financial Asst MG 2800 N 4th St, Suite 310 Phoenix, AZ 85008							
Account No. 2521	C	Consumer Debt				539.00	
GEMB / JCP PO BOX 981402 El Paso, TX 79998							
Account No. 818407	C	Opened 5/01/85 Last Active 9/01/00 ChargeAccount				100.00	
Gemb/Jcp Po Box 981402 El Paso, TX 79998							
Account No. 6045891085380657	W	Opened 6/01/00 Last Active 11/17/03 ChargeAccount				100.00	
Gemb/Mervyns Po Box 981400 El Paso, TX 79998							
Account No. 10198	C	Opened 12/01/98 Last Active 2/01/00 ChargeAccount				100.00	
Gottschalks 7 Park River Place Fresno, CA 93720							
Sheet no. 6 of 14 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	1,470.00

In re **Peter A Jacobson,  
Maria E Jacobson**Case No. **08-45120**

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>5428</b>  <b>Gottschalks</b> <b>PO Box 28920</b> <b>Fresno, CA 93729-8920</b>	<b>C</b>	<b>Consumer Debt</b>				<b>271.00</b>
Account No. <b>8385</b>  <b>Guarantee Bank</b> <b>4000 W Brown Deer Rd</b> <b>Milwaukee, WI 53209</b>		<b>2nd Mortgage - Was paid off at refi</b>				<b>100.00</b>
Account No. <b>7001115102084100</b>  <b>Hrsusa/Compusa</b> <b>301 N Walnut St</b> <b>Wilmington, DE 19801</b>	<b>C</b>	<b>Opened 7/01/98 Last Active 2/12/00</b> <b>ChargeAccount</b>				<b>100.00</b>
Account No. <b>4100</b>  <b>HSB Comp USA</b> <b>PO Box 15521</b> <b>Wilmington, DE 19805</b>		<b>Consumer Debt</b>				<b>3,765.00</b>
Account No. <b>544045503427</b>  <b>Hsbc Bank</b> <b>Po Box 5253</b> <b>Carol Stream, IL 60197</b>	<b>W</b>	<b>Opened 12/05/05 Last Active 9/01/06</b> <b>CreditCard</b>				<b>100.00</b>
Sheet no. <u>7</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) <b>4,336.00</b>

In re **Peter A Jacobson,  
Maria E Jacobson**Case No. **08-45120**

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. 4228	C	Consumer Debt				584.00
HSBC NV PO Box 19360 Portland, OR 97280						
Account No. 700111510208	C	Opened 7/01/98 Last Active 2/01/00 ChargeAccount				100.00
Hsbc/Comp Pob 15521 Wilmington, DE 19805						
Account No. 9563	C	Consumer Debt				16,963.00
Key Bank PO BOX 94518 Cleveland, OH 44101-4518						
Account No. 19705086970508W	H	Opened 12/01/99 Last Active 9/01/03 RentalAgreement				100.00
Leasecomm 950 Winter St Waltham, MA 02451						
Account No. 0056311278057	H	Opened 4/01/05				8,716.00
Lvnv Funding Llc Po Box 740281 Houston, TX 77274						
Subtotal (Total of this page)						26,463.00

Sheet no. 8 of 14 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

In re **Peter A Jacobson,  
Maria E Jacobson**Case No. **08-45120**

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>56311278057</b>  <b>Lvnvfundg Po Box 10584 Greenville, SC 29603</b>	<b>H</b>	<b>Last Active 6/01/03</b>				<b>8,716.00</b>
Account No. <b>486422101</b>  <b>Macys/Fdsb 9111 Duke Blvd Mason, OH 45040</b>	<b>C</b>	<b>Opened 3/17/90 Last Active 1/14/04 ChargeAccount</b>				<b>2,192.00</b>
Account No. <b>486422101</b>  <b>Macys/Fdsb 9111 Duke Blvd Mason, OH 45040</b>	<b>C</b>	<b>Opened 4/07/02 Last Active 1/14/04 ChargeAccount</b>				<b>2,150.00</b>
Account No. <b>4864221018430</b>  <b>Macys/Fdsb 9111 Duke Blvd Mason, OH 45040</b>	<b>C</b>	<b>Opened 10/01/93 Last Active 10/12/94 ChargeAccount</b>				<b>100.00</b>
Account No. <b>949121</b>  <b>Merchants Me Po Box 7416 Bellevue, WA 98008</b>	<b>W</b>	<b>Opened 1/22/07 Last Active 4/01/06 Collection Med1 Multicare Medic</b>				<b>53.00</b>
Sheet no. <b>9</b> of <b>14</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page)</b>
						<b>13,211.00</b>

In re **Peter A Jacobson,  
Maria E Jacobson**Case No. **08-45120**

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>6458</b>  <b>Norwest Finance</b> <b>4020 S. Steele St.</b> <b>Tacoma, WA 98409-7351</b>	<b>C</b>	<b>Consumer Debt</b>				<b>1,063.00</b>
Account No. <b>6501</b>  <b>Olympic Collections Inc</b> <b>P.O. Box 24027</b> <b>Federal Way, WA 98003</b>		<b>Consumer Debt</b>				<b>407.00</b>
Account No. <b>9733</b>  <b>Pierce Superior Court Tacoma</b> <b>930 Tacoma Ave South</b> <b>Tacoma, WA 98402</b>	<b>C</b>	<b>Debt belonging to debtor's son, but shows on debtor's credit report</b>				<b>1,396.00</b>
Account No. <b>4840</b>  <b>Pierce Superior Court Tacoma</b> <b>930 Tacoma Ave South</b> <b>Tacoma, WA 98402</b>		<b>Debt belonging to debtor's son, but showing on debtor's credit report</b>				<b>4,563.00</b>
Account No. <b>2298774</b>  <b>Puget Sound Collecti</b> <b>1019 Regents Blvd</b> <b>Tacoma, WA 98466</b>	<b>W</b>	<b>Opened 4/01/07 Last Active 4/01/06 Collection Allenmore Hospi</b>				<b>849.00</b>
Sheet no. <b>10</b> of <b>14</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>8,278.00</b>
Subtotal (Total of this page)						<b>8,278.00</b>

In re **Peter A Jacobson,  
Maria E Jacobson**Case No. **08-45120**

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>2105693</b>  <b>Puget Sound Collecti</b> <b>1019 Regents Blvd</b> <b>Tacoma, WA 98466</b>	<b>W</b>	<b>Opened 5/01/05 Last Active 12/01/04</b> <b>Collection Schumacher Silv</b>				<b>395.00</b>
Account No. <b>2231735</b>  <b>Puget Sound Collecti</b> <b>1019 Regents Blvd</b> <b>Tacoma, WA 98466</b>	<b>W</b>	<b>Opened 8/01/06 Last Active 2/01/06</b> <b>Collection Tacoma General</b>				<b>155.00</b>
Account No. <b>1736</b>  <b>Puget Sound Collections</b> <b>P.O.Box 66995</b> <b>1019 Regents Blvd</b> <b>Tacoma, WA 98464</b>	<b>C</b>	<b>Consumer Debt</b>				<b>155.00</b>
Account No. <b>4574</b>  <b>Puget Sound Collections</b> <b>P.O.Box 66995</b> <b>1019 Regents Blvd</b> <b>Tacoma, WA 98464</b>	<b>C</b>	<b>Consumer Debt</b>				<b>397.00</b>
Account No. <b>R5218901</b>  <b>Rjm Acq Llc</b> <b>575 Underhill Blvd</b> <b>Syosset, NY 11791</b>	<b>C</b>	<b>Opened 5/26/06</b> <b>Collection 07 Aplle Instant Loa</b>				<b>1,378.00</b>
Sheet no. <b>11</b> of <b>14</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>2,480.00</b>
Subtotal (Total of this page)						<b>2,480.00</b>

In re **Peter A Jacobson,  
Maria E Jacobson**Case No. **08-45120**

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 8901	C	Consumer Debt				1,378.00
RJM Acquisitions 575 Underhill Blvd, Suite 224 Syosset, NY 11791-3416						
Account No. SAGBOA1069321520	W	Opened 10/31/06 Collection 12 Bank Of America				8,287.00
Sagres Co 10350 Science Ct San Diego, CA 92121						
Account No. 8057	C	Consumer Debt				6,199.00
Sears / CBSD #56311278057 8725 W. Sahara Ave MC02-02-03 The Lakes, NV 89163-7802						
Account No. 5631127	C	Opened 11/01/96 Last Active 6/01/03 ChargeAccount				100.00
Sears/Cbsd 8725 W Sahara Ave The Lakes, NV 89163						
Account No. 129807664594	W	Opened 12/01/98 Last Active 5/01/99 Unsecured				100.00
Travlrs Acpt 2701 Loker Avenue Carlsbad, CA 92008						
Sheet no. 12 of 14 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			16,064.00

In re **Peter A Jacobson,  
Maria E Jacobson**Case No. **08-45120**

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>5424180168984851</b>  <b>Unifund</b> <b>11802 Conrey Rd</b> <b>Cincinnati, OH 45249</b>	<b>W</b>	<b>Opened 11/28/05 Last Active 5/16/08</b> <b>Collection Citibank</b>				<b>100.00</b>
Account No. <b>CITIB-24180168984851</b>  <b>Unifund Co</b> <b>10751 Montgomery Road</b> <b>Cincinnati, OH 45242</b>	<b>W</b>	<b>Last Active 11/01/03</b>				<b>100.00</b>
Account No. <b>30076471804100001</b>  <b>Verizon</b> <b>10734 International Drive</b> <b>Rancho Cordova, CA 95742</b>	<b>W</b>	<b>Opened 11/01/00 Last Active 12/01/03</b> <b>ChargeAccount</b>				<b>100.00</b>
Account No. <b>306614</b>  <b>Weisfield</b> <b>375 Ghent Rd</b> <b>Akron, OH 44333</b>	<b>C</b>	<b>Opened 1/25/03 Last Active 9/09/04</b> <b>ChargeAccount</b>				<b>100.00</b>
Account No. <b>1306</b>  <b>Weisfield Jewelers</b> <b>375 Ghant Road</b> <b>Akron, OH 44333-4601</b>	<b>C</b>	<b>Consumer Debt</b>				<b>542.00</b>
Sheet no. <b>13</b> of <b>14</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>942.00</b>
Subtotal (Total of this page)						<b>942.00</b>

In re **Peter A Jacobson,  
Maria E Jacobson**Case No. **08-45120**

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>8901</b>	<b>C</b>	<b>Consumer Debt</b>				<b>3,819.00</b>
<b>Wells Fargo Bank PO Box 30095 Walnut Creek, CA 94598-9095</b>						
Account No. <b>5218901</b>	<b>C</b>	<b>Opened 11/19/99 Last Active 3/01/04 Unsecured</b>				<b>1,782.00</b>
<b>Wellsrecover 1250 Montego Walnut Creek, CA 94598</b>						
Account No. <b>109060201876458</b>	<b>W</b>	<b>Opened 9/06/02 Last Active 8/31/04 NoteLoan</b>				<b>100.00</b>
<b>Wffinancial 4020 S Steele St Tacoma, WA 98409</b>						
Account No.						
Account No.						
Sheet no. <b>14</b> of <b>14</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page)</b>
						<b>5,701.00</b>
						<b>Total (Report on Summary of Schedules)</b>
						<b>157,750.00</b>

In re **Peter A Jacobson,  
Maria E Jacobson**

Case No. **08-45120**

Debtors

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
--	--

In re     **Peter A Jacobson,  
          Maria E Jacobson**

Case No. 08-45120

Debtors

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
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In re **Peter A Jacobson**  
**Maria E Jacobson**Case No. **08-45120**

Debtor(s)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
<b>Married</b>	RELATIONSHIP(S): <b>None.</b>	AGE(S):
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation		<b>Para-Educator</b>
Name of Employer	<b>Unemployed - VA Disability</b>	<b>University Place School District #83</b>
How long employed		<b>19 years</b>
Address of Employer		<b>3717 Grandview Drive West Tacoma, WA 98466</b>

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)

2. Estimate monthly overtime

3. SUBTOTAL

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify):

**L and I****Retirement**

5. SUBTOTAL OF PAYROLL DEDUCTIONS

6. TOTAL NET MONTHLY TAKE HOME PAY

7. Regular income from operation of business or profession or farm (Attach detailed statement)

8. Income from real property

9. Interest and dividends

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

11. Social security or government assistance

(Specify):

12. Pension or retirement income

13. Other monthly income

(Specify):

**VA Disability**

14. SUBTOTAL OF LINES 7 THROUGH 13

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

(Report also on Summary of Schedules and, if applicable, on  
Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

DEBTOR	SPOUSE
\$ <b>0.00</b>	\$ <b>1,918.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
<b>\$ 0.00</b>	<b>\$ 1,918.00</b>
\$ <b>0.00</b>	\$ <b>408.52</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>40.53</b>
\$ <b>0.00</b>	\$ <b>5.69</b>
\$ <b>0.00</b>	\$ <b>80.00</b>
<b>\$ 0.00</b>	<b>\$ 534.74</b>
<b>\$ 0.00</b>	<b>\$ 1,383.26</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>230.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
<b>\$ 230.00</b>	<b>\$ 0.00</b>
<b>\$ 230.00</b>	<b>\$ 1,383.26</b>
<b>\$ 1,613.26</b>	

In re **Peter A Jacobson**  
**Maria E Jacobson**

Debtor(s)

Case No. **08-45120****SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	<b>2,000.00</b>
a. Are real estate taxes included? Yes <u>    </u> No <u><b>X</b></u>		
b. Is property insurance included? Yes <u><b>X</b></u> No <u>    </u>		
2. Utilities:	\$	<b>225.00</b>
a. Electricity and heating fuel	\$	<b>0.00</b>
b. Water and sewer	\$	<b>43.00</b>
c. Telephone	\$	<b>36.00</b>
d. Other <u><b>Internet</b></u>	\$	<b>0.00</b>
3. Home maintenance (repairs and upkeep)	\$	<b>400.00</b>
4. Food	\$	<b>50.00</b>
5. Clothing	\$	<b>0.00</b>
6. Laundry and dry cleaning	\$	<b>0.00</b>
7. Medical and dental expenses	\$	<b>300.00</b>
8. Transportation (not including car payments)	\$	<b>25.00</b>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<b>0.00</b>
10. Charitable contributions	\$	<b>0.00</b>
11. Insurance (not deducted from wages or included in home mortgage payments)	\$	<b>0.00</b>
a. Homeowner's or renter's	\$	<b>0.00</b>
b. Life	\$	<b>0.00</b>
c. Health	\$	<b>108.00</b>
d. Auto	\$	<b>0.00</b>
e. Other <u>    </u>	\$	<b>0.00</b>
12. Taxes (not deducted from wages or included in home mortgage payments)	\$	<b>217.00</b>
(Specify) <u><b>Property Tax</b></u>		
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	\$	<b>0.00</b>
a. Auto	\$	<b>0.00</b>
b. Other <u>    </u>	\$	<b>0.00</b>
c. Other <u>    </u>	\$	<b>0.00</b>
14. Alimony, maintenance, and support paid to others	\$	<b>0.00</b>
15. Payments for support of additional dependents not living at your home	\$	<b>0.00</b>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<b>0.00</b>
17. Other <u>    </u>	\$	<b>0.00</b>
Other <u>    </u>	\$	<b>0.00</b>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	<b>3,404.00</b>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	<b>1,613.26</b>
b. Average monthly expenses from Line 18 above	\$	<b>3,404.00</b>
c. Monthly net income (a. minus b.)	\$	<b>-1,790.74</b>

**United States Bankruptcy Court  
Western District of Washington**

In re **Peter A Jacobson  
Maria E Jacobson**

Debtor(s)

Case No. **08-45120**  
Chapter **7**

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 30 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **October 19, 2008**

Signature /s/ Peter A Jacobson  
**Peter A Jacobson**  
Debtor

Date **October 19, 2008**

Signature /s/ Maria E Jacobson  
**Maria E Jacobson**  
Joint Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

# United States Bankruptcy Court Western District of Washington

In re **Peter A Jacobson**  
**Maria E Jacobson**

Debtor(s)

Case No. **08-45120**  
Chapter **7**

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

### DEFINITIONS

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>\$20,402.58</b>	<b>2008 YTD Wife - Employment</b>
<b>\$400.00</b>	<b>2008 Union Stipend - Vice President of Union</b>
	<b>50% received prior to filing</b>
<b>\$23,057.00</b>	<b>2007 - Wife Employment</b>
<b>\$21,605.00</b>	<b>2006 Wife's Employment</b>
<b>\$0.00</b>	<b>Husband had no employment or business income 2006 through present</b>

## 2. Income other than from employment or operation of business

None

- ☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>\$2,760.00</b>	<b>2007 - Husband VA Disability - \$230 per month</b>
<b>\$2,196.00</b>	<b>2006 Husband's VA Disability \$183 per month</b>

## 3. Payments to creditors

None

☐ *Complete a. or b., as appropriate, and c.*

- a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None

- ☐ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None

- ☐ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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## 4. Suits and administrative proceedings, executions, garnishments and attachments

None

- ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
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None

- ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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### 5. Repossessions, foreclosures and returns

- None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
UBS PO Box 50220 Irvine, CA 92619-0220	Trustee Sale date was 10/17, continued to 12/12/08	Family Home located at 4207 Kootnai Street W, University Place, WA 98466 Zillow says \$311K, Pierce County Assessed for 2009 at \$263.200. One bathroom unusable. 2nd Bath has a lot of structural damage. Estimated Repairs estimated at \$47 \$220,000.00

### 6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
None <input checked="" type="checkbox"/>	b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)	

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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### 7. Gifts

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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### 8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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**9. Payments related to debt counseling or bankruptcy**

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>Rossback Law Office 3219 6th Avenue Tacoma, WA 98406-5901</b>	<b>10/16/08</b>	<b>\$270.00</b>

**10. Other transfers**

- None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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**11. Closed financial accounts**

- None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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**12. Safe deposit boxes**

- None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
<b>Columbia Bank 2401 Mildred Street West Tacoma, WA 98466</b>	<b>Debtor and Joint Debtor only</b>	<b>Empty</b>	<b>Still have it</b>

**13. Setoffs**

None ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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**14. Property held for another person**

None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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**15. Prior address of debtor**

None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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**16. Spouses and Former Spouses**

None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF  
GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

### 18 . Nature, location and name of business

- None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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- None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
------	---------

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

### 19. Books, records and financial statements

- None ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
------------------	-------------------------

- None ☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
------	---------	-------------------------

- None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
------	---------

- None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

**20. Inventories**

- None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY  
(Specify cost, market or other basis)

- None ☐ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY  
RECORDS**21 . Current Partners, Officers, Directors and Shareholders**

- None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

- None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE  
OF STOCK OWNERSHIP**22 . Former partners, officers, directors and shareholders**

- None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

- None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

**23 . Withdrawals from a partnership or distributions by a corporation**

- None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS  
OF RECIPIENT,  
RELATIONSHIP TO DEBTORDATE AND PURPOSE  
OF WITHDRAWALAMOUNT OF MONEY  
OR DESCRIPTION AND  
VALUE OF PROPERTY**24. Tax Consolidation Group.**

- None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

## 25. Pension Funds.

None ☐ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date **October 19, 2008**

Signature /s/ Peter A Jacobson  
**Peter A Jacobson**  
 Debtor

Date **October 19, 2008**

Signature /s/ Maria E Jacobson  
**Maria E Jacobson**  
 Joint Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

**United States Bankruptcy Court  
Western District of Washington**

In re **Peter A Jacobson**  
**Maria E Jacobson**  
Debtor(s)

Case No. **08-45120**  
Chapter **7**

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

- ☒ I have filed a schedule of assets and liabilities which includes debts secured by property of the estate.
- ☐ I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.
- ☒ I intend to do the following with respect to property of the estate which secures those debts or is subject to a lease:

Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
<b>Family Home located at 4207 Kootnai Street W, University Place, WA 98466 Zillow says \$311K, Pierce County Assessed for 2009 at \$263.200. One bathroom unusable. 2nd Bath has a lot of structural damage. Estimated Repairs estimated at \$47</b>	<b>UBS</b>	<b>Debtor will retain collateral and continue to make regular payments.</b>			

Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)
<b>-NONE-</b>		

Date **October 19, 2008**

Signature **/s/ Peter A Jacobson**  
**Peter A Jacobson**  
Debtor

Date **October 19, 2008**

Signature **/s/ Maria E Jacobson**  
**Maria E Jacobson**  
Joint Debtor

**United States Bankruptcy Court  
Western District of Washington**

In re **Peter A Jacobson  
Maria E Jacobson**

Debtor(s)

Case No. **08-45120**

Chapter **7**

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$	<u><b>900.00</b></u>
Prior to the filing of this statement I have received.....	\$	<u><b>270.00</b></u>
Balance Due.....	\$	<u><b>630.00</b></u>

2. \$ **0.00** of the filing fee has been paid.

3. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

4. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm.  
A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

**Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.**

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: **October 19, 2008**

**/s/ Kenneth E. Rossback**

**Kenneth E. Rossback 19560  
Rossback Law Office  
3219 6th Avenue  
Tacoma, WA 98406-5901  
253-573-1300 Fax: 253-752-6900  
Ken@RossbackLaw.com**

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF WASHINGTON

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

**Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

**Kenneth E. Rossback 19560**

Printed Name of Attorney

Address:

**3219 6th Avenue**

**Tacoma, WA 98406-5901**

**253-573-1300**

X **/s/ Kenneth E. Rossback**

Signature of Attorney

**October 19, 2008**

Date

**Certificate of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

**Peter A Jacobson**

**Maria E Jacobson**

Printed Name of Debtor

X **/s/ Peter A Jacobson**

Signature of Debtor

**October 19, 2008**

Date

Case No. (if known) **08-45120**

X **/s/ Maria E Jacobson**

Signature of Joint Debtor (if any)

**October 19, 2008**

Date

**United States Bankruptcy Court  
Western District of Washington**

In re	<u><b>Peter A Jacobson</b> <b>Maria E Jacobson</b></u>	Case No.	<u><b>08-45120</b></u>
	Debtor(s)	Chapter	<u><b>7</b></u>

**VERIFICATION OF CREDITOR MATRIX**

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date:	<u><b>October 19, 2008</b></u>	<u><b>/s/ Peter A Jacobson</b></u> <b>Peter A Jacobson</b> Signature of Debtor
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Date:	<u><b>October 19, 2008</b></u>	<u><b>/s/ Maria E Jacobson</b></u> <b>Maria E Jacobson</b> Signature of Debtor
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1ST SECURITY BANK  
6920 220TH STREET SW  
MOUNTLAKE TERRACE, WA 98043

AAC  
PO BOX 2036 28405 VAN DYKE RD  
WARREN, MI 48093

ACADEMY COLLECTIONS SERV, INC.  
PO BOX 21089  
PHILADELPHIA, PA 19114-0589

AFNI  
POB3427  
BLOOMINGTON, IL 61702

ASSET ACCEPT  
PO BOX 2036  
WARREN, MI 48090

BANK OF AMERICA  
POB 17054  
WILMINGTON, DE 19884

BANK OF AMERICA  
1000 SAMOSET DRIVE  
WILMINGTON, DE 19884-2211

BAY AREA CREDIT SERVIC  
97 E BROKAW RD STE 240  
SAN JOSE, CA 95112

BK OF AMER  
4060 OGLETOWN/STAN  
NEWARK, DE 19713

BON-MACY'S SAB  
1345 S 52ND STREET  
TEMPE, AZ 85281

CACH LLC  
370 17TH STREET  
DENVER, CO 80202

CAP ONE  
POB 30281  
SALT LAKE CITY, UT 84130

CAPITOL ONE  
PO BOX 30281  
SALT LAKE CITY, UT 84130-0281

CAPITOL ONE SERVICES  
COLUMBIA B&T GEORGIA VIS  
1125 1ST AVE  
COLUMBUS, GA 31901

CB&T  
POB 84050  
COLUMBUS, GA 31908

CCITY/CBSD  
P O BOX 8002  
GRAY, TN 37615-0002

CHASE  
BANK ONE CARD SERV  
WESTERVILLE, OH 43081

CHASE/BANK ONE CARD SERVICES  
800 BROOKSEDGE BLVD  
WESTERVILLE, OH 43081

CHEVRON CREDIT BANK NA  
PO BOX 5010  
CONCORD, CA 94524

COLUMBIA CUSTOMER SERVICE  
PO BOX 2036  
TACOMA, WA 98401-2036

CRD PRT ASSO  
ONE GALLERIA TOWER  
DALLAS, TX 75240

EVERGREEN PRO RECOVE  
12100 NE 195TH ST #180  
BOTHELL, WA 98011-5761

EVERGRN PROF  
P.O. BOX 666  
BOTHELL, WA 98041

FIRST FINANCIAL ASST MG  
2800 N 4TH ST, SUITE 310  
PHOENIX, AZ 85008

GEMB / JCP  
PO BOX 981402  
EL PASO, TX 79998

GEMB/JCP  
PO BOX 981402  
EL PASO, TX 79998

GEMB/MERVYNS  
PO BOX 981400  
EL PASO, TX 79998

GOTTSCHALKS  
7 PARK RIVER PLACE  
FRESNO, CA 93720

GOTTSCHALKS  
PO BOX 28920  
FRESNO, CA 93729-8920

GUARANTEE BANK  
4000 W BROWN DEER RD  
MILWAUKEE, WI 53209

HRSUSA/COMPUSA  
301 N WALNUT ST  
WILMINGTON, DE 19801

HSB COMP USA  
PO BOX 15521  
WILMINGTON, DE 19805

HSBC BANK  
PO BOX 5253  
CAROL STREAM, IL 60197

HSBC NV  
PO BOX 19360  
PORTLAND, OR 97280

HSBC/COMP  
POB 15521  
WILMINGTON, DE 19805

KEY BANK  
PO BOX 94518  
CLEVELAND, OH 44101-4518

LEASECOMM  
950 WINTER ST  
WALTHAM, MA 02451

LVNV FUNDING LLC  
PO BOX 740281  
HOUSTON, TX 77274

LVNVFUNDG  
PO BOX 10584  
GREENVILLE, SC 29603

MACYS/FDSB  
9111 DUKE BLVD  
MASON, OH 45040

MERCHANTS ME  
PO BOX 7416  
BELLEVUE, WA 98008

NORWEST FINANCE  
4020 S. STEELE ST.  
TACOMA, WA 98409-7351

OLYMPIC COLLECTIONS INC  
P.O. BOX 24027  
FEDERAL WAY, WA 98003

PIERCE SUPERIOR COURT TACOMA  
930 TACOMA AVE SOUTH  
TACOMA, WA 98402

PUGET SOUND COLLECTI  
1019 REGENTS BLVD  
TACOMA, WA 98466

PUGET SOUND COLLECTIONS  
P.O.BOX 66995  
1019 REGENTS BLVD  
TACOMA, WA 98464

RJM ACQ LLC  
575 UNDERHILL BLVD  
SYOSSET, NY 11791

RJM ACQUISITIONS  
575 UNDERHILL BLVD, SUITE 224  
SYOSSET, NY 11791-3416

SAGRES CO  
10350 SCIENCE CT  
SAN DIEGO, CA 92121

SEARS / CBSD #56311278057  
8725 W. SAHARA AVE  
MC02-02-03  
THE LAKES, NV 89163-7802

SEARS/CBSD  
8725 W SAHARA AVE  
THE LAKES, NV 89163

TATE & KIRLIN ASSOCIATES  
2810 SOUTHAMPTON  
PHILADELPHIA, PA 19154-1207

TRAVLRS ACPT  
2701 LOKER AVENUE  
CARLSBAD, CA 92008

UBS  
PO BOX 50220  
IRVINE, CA 92619-0220

UNIFUND  
11802 CONREY RD  
CINCINNATI, OH 45249

UNIFUND CO  
10751 MONTGOMERY ROAD  
CINCINNATI, OH 45242

VERIZON  
10734 INTERNATIONAL DRIVE  
RANCHO CORDOVA, CA 95742

WEISFIELD  
375 GHENT RD  
AKRON, OH 44333

WEISFIELD JEWELERS  
375 GHANT ROAD  
AKRON, OH 44333-4601

WELLS FARGO BANK  
PO BOX 30095  
WALNUT CREEK, CA 94598-9095

WELLSRECOVER  
1250 MONTEGO  
WALNUT CREEK, CA 94598

WFFINANCIAL  
4020 S STEELE ST  
TACOMA, WA 98409